

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re: : Case No.: 16-22841-GLT  
: Chapter: 13  
Bonnie M. Cornish :  
:   
:   
:   
Debtor(s). : Date: 1/13/2021  
Time: 11:00

**PROCEEDING MEMO**

**MATTER:** #172 - Status Conference on Loss Mitigation by Debtor  
[Related to Dkt. No. 83 - LMP Order]

**APPEARANCES:**

Debtor: Abagale E. Steidl  
Trustee: James Warmbrodt  
Fay Servicing: Bradley Osborne

**NOTES:** (11:20)

Steidl: We continue to have this address problem. There is now forced place insurance and she's been denied modification because of income issues. I've requested clarification and filed an appeal. The current insurance policy may be cancelled if not paid.

Court: The issue with the forced place insurance is the property number?

Osborne: There was a 911 address change at some point. My client has an issue because there's no official documentation showing the change and the concern is whether it would be covered in the event of a loss.

Court: Has anyone addressed this directly with the insurance carrier? Isn't there a way for the parties to get assurance that the insurance company will cover a loss regardless? To ensure that regardless of whether it is labeled as 115 Ligonier Reservoir Road or 154 Reservoir Road, the insurer considers it to be the same?

Osborne: Maybe we can work with using the parcel number instead.

Court: I want to make sure the existing homeowner's policy doesn't lapse.

Osborne: There should be a decision about the income appeal by January 30th.

Court: I will direct the parties to meet and confer with the insurer to see if this can be resolved. The lender has a legitimate concern as to whether coverage will apply, but this should be something that could be easily remedied. The insurer should be able to confirm the property subject to coverage so there can be no doubt. Within 45 days, provide me with a status report. LMP is extended through another 60 days. The parties will need to sort out the appeal/income issues between themselves at this stage.

**OUTCOME:**

1. Debtor's *Status Conference on Loss Mitigation* [Dkt. No. 172] is CONCLUDED. On or before February 15, 2021, the parties shall meet and confer with the insurer for the Debtor's residence to confirm which parcel of real property and associated structures are covered under the existing homeowner's policy. The parties shall file a joint status report addressing their efforts to resolve this matter by February 26, 2021. The Loss Mitigation period is extended through March 15, 2021 [Text Order to Issue]

**DATED:** 1/13/2021